

REMARKS

Claims 42 and 61-100 are pending in the above-identified application. By this Amendment, Applicant has added new Claims 61-100 and Applicant has amended independent Claim 42, without prejudice. Applicant respectfully submits that the present invention, as defined by Claims 42 and 61-100, is patentable over the prior art.

I. THE 35 U.S.C. §102 REJECTION:

The Examiner asserts that the present invention, as defined by independent Claim 42, is rejected under 35 U.S.C. §102(b) as being anticipated by Homi Byramji, Databases boost fundamental analysis (automation in the investment industry), Wall Street Computer Review, Nov. 1988, Vol. 6, No. 2, page 46(8) (Byramji).

As noted above, Applicant has amended independent Claim 42, without prejudice. Applicant has amended independent Claim 42, as shown, so as to broaden the scope of independent Claim 42, so as to place the Claim in better form for consideration and so as to correct inadvertent errors therein.

**II. THE PRESENT INVENTION, AS DEFINED BY CLAIM 42, IS
PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by independent Claim 42, is patentable over Byramji.

Applicant respectfully submits that Byramji does not disclose or suggest an apparatus for providing financial information and/or investment information, comprising a receiver, wherein the receiver receives a request to receive information regarding a change in at least one factor and information regarding a correlation of the at least one factor with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account,

all of which features are specifically recited features of independent Claim 42.

Applicant respectfully submits that Byramji does not disclose or suggest a processor, wherein the processor detects the change in the at least one factor, and further wherein the processor processes the request and generates at least one of a signal, a message, and a report, containing information regarding the change in the at least one factor along with information regarding the correlation of the at least one factor with the at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, all of which features are still other specifically recited features of independent Claim 42.

Applicant further respectfully submits that Byramji does not disclose or suggest a transmitter, wherein the transmitter transmits the at least one of a signal, a message, and a report, to a communication device associated with an individual, all of which features are still other specifically recited features of independent Claim 42.

In view of the foregoing, Applicant respectfully submits that Byramji does not disclose or suggest many of the specifically recited features of independent Claim 42. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 42, is patentable over Byramji.

Applicant respectfully submits that Claims 61-67, which claims depend from independent Claim 42, are also patentable as said claims 61-67 depend from allowable subject matter.

III. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 68-100, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 68-100, is patentable over

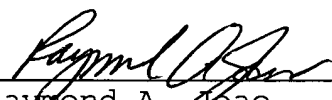
the prior art.

IV. CONCLUSION:

In view of the foregoing, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

A Credit Card Payment Form for payment of \$189.00 for twenty one (21) additional claims is submitted herewith. A Fee Transmittal Sheet (in duplicate) is also submitted herewith.

Respectfully Submitted,



Raymond A. Joao
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Encls.: - Abstract of the Disclosure
- Credit Card Payment Form for payment of \$189.00
for payment for twenty one (21) additional claims
- Fee Transmittal Sheet (in duplicate)

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